

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Adrienne Elizabeth Gee

S.S. No.: xxx-xx-6804

Mailing Address: 2100 Peppertree Street, Unit #53, Durham, NC 27705-

Case No. 09-81906

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 27, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 19, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: 10/6/09

Lastname-SS#: Gee-6804

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Peppertree HOA		Townhome

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	Peppertree HOA			**
				**
				**
				**
				**
	National City Mortgage		\$695	**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS

Creditor Name	Description of Collateral

LID - DOL ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	National City Mortgage		\$695	N/A	n/a	\$695.00	Townhome
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS \leq 100%

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				6.00			
				6.00			
				6.00			
				6.00			

STD - SECURED DEBTS \geq 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo Auto		\$7,380	6.00	\$66	\$158.07	2000 Toyota Camry
				6.00			
				6.00			
				6.00			
				6.00			

ATTORNEY FEES (Unpaid part)

Amount: \$2,800

SECURED TAXES

Secured Amt: IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount: IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int.%: Payoff Amt:

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount: DMI= \$30 \$1,800

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,007 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 14.31 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAB (Page 4 of 4)

Ch13Plan_MD_(New_DeSardi) (6/24/09) © John T. Orcutt

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	National City Post Office Box 1280 Dayton, OH 45401-1820
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Capital One *** Post Office Box 30285 Salt Lake City, UT 84130-0285	NexCard/MT Post Office Box 3412 Omaha, NE 68197
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Citifinancial 3808 Guess Road American Way Village Suite J Durham, NC 27705	North Carolina Department of Re c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	North Carolina Dept of Revenue* Post Office Box 1168 Raleigh, NC 27602-1168
Experian P.O. Box 2002 Allen, TX 75013-2002	Duke University Medical Center Post Office Box 15729 Durham, NC 27704-1572	Peppertree HOA Post Office Box 15202 Durham, NC 27704
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701	Verizon Post Office Box 18000 Greenville, SC 29606-9000
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Internal Revenue Service** Post Office Box 21126 Philadelphia, PA 19114-0326	Verizon 5338 Oporto-Madrid Blvd S Birmingham, AL 35210
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Kay Jewelers Post Office Box 3680 Akron, OH 44398-9914	Wells Fargo Auto Finance Post Office Box 29704 Phoenix, AZ 85038-9704